

Fill in this information to identify your case:

Debtor 1 CHARLES E. LOGAN
First Name Middle Name Last Name

Check if this is an
amended notice.

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Northern District of Mississippi

Case number **20-10320-SDM**

**Notice of Filing Chapter 13 Plan and
Motions for Valuation and Lien Avoidance**

The above-named Debtor(s) has filed a Chapter 13 Plan and Motions for Valuation and Lien Avoidance (the “Plan”) with the Bankruptcy Court in the above-referenced case. (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court on or before **March 30, 2020**. Copies of the objection must be served on the Trustee, US Trustee, Debtor(s), and Attorney for Debtor(s).

Objections to confirmation will be heard and confirmation determined on **May 5, 2020** at 10:30 A.M., ABD Cochran US Bankruptcy Courthouse, 703 Hwy 143 North, Aberdeen, MS 39730 unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing. If no objection is timely filed, the Plan may be confirmed without a hearing.

X /s/Jim Arnold _____

Signature of Attorney for Debtor(s)

Dated: **03/18/2020** _____

MM/ DD /YYY

333 East Mulberry Street _____
Address Line 1

Address Line 2

Durant, MS 39063 _____
City, State, and Zip Code

662-653-6448 _____
Telephone Number

1625 _____
MS Bar Number

arnoldjh@bellsouth.net _____
Email address

CERTIFICATE OF SERVICE

I, Jim Arnold, attorney for Debtor(s), do hereby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following parties to be served electronically via ECF:

Terre M. Vardaman
VARDAMAN13@gmail.com

Office of the U.S. Trustee
USTPRegion05.AB.EDF@usdoj.gov

I certify that I have this day served a true and correct copy of the attached Notice and Chapter 13 Plan by U.S. Mail,¹ posted prepaid, to the following creditor(s) listed in Sections 3.2 and/or 3.4 of the Plan pursuant to Fed. R. Bankr. P. 7004:

Advance America
200 Veterans Memorial Drive
Suite D
Kosciusko, MS 39090

Registered Agent:
Corporation Service Company
7716 Old Canton Rd, Suite C
Madison, MS 39110

I further certify that I have this day served a true and correct copy of the Notice and Chapter 13 Plan by U.S. Mail, postage pre-paid, to all other parties listed on the attached master mailing list (matrix).

X /s/Jim Arnold

Signature of Attorney for Debtor(s)

333 East Mulberry Street

Address Line 1

Address Line 2

Durant, MS 39063

City, State, and Zip Code

662-653-6448

Telephone Number

1625

MS Bar Number

arnoldjh@bellsouth.net

Email address

Dated: 03/18/2020

MM/ DD /YYYY

¹ If the creditor is an insured depository institution, service has been made by certified mail.

Fill in this information to identify your case:

Debtor 1	Charles E. Logan Full Name (First, Middle, Last)
Debtor 2 (Spouse, if filing)	Full Name (First, Middle, Last)
United States Bankruptcy Court for the	NORTHERN DISTRICT OF MISSISSIPPI
Case number: (If known)	20-10320

Check if this is an amended plan, and list below the sections of the plan that have been changed.

Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Length of Plan.

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Debtor(s) will make payments to the trustee as follows:

Debtor shall pay \$835.00 (monthly, semi-monthly, weekly, or bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

Debtor shall pay direct.

Debtor Charles E. Logan

Case number 20-10320

Joint Debtor shall pay monthly, semi-monthly, weekly, or bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

2.3 Income tax returns/refunds.

Check all that apply

Debtor(s) will retain any exempt income tax refunds received during the plan term.

Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.

Debtor(s) will treat income refunds as follows:

2.4 Additional payments.

Check one.

None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

Part 3: Treatment of Secured Claims

3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).

Check all that apply.

None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

3.1(a) Principal Residence Mortgages: All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

1 Mtg pmts to BSI Financial Services Beginning April 2020 @ \$630.01 Plan Direct. Includes escrow Yes No

Mtg arrears to BSI Financial Services Through March 2020 \$3,812.02 @ \$63.53

3.1(b) □ Non-Principal Residence Mortgages: All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

Property **-NONE-**
address: _____

Mtg pmts to _____ Beginning month @ _____ Plan Direct. Includes escrow Yes No

Property **-NONE-** Mtg arrears to _____ Through _____

3.1(c) □ Mortgage claims to be paid in full over the plan term: Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor.

Creditor: **-NONE-** Approx. amt. due: _____ Int. _____ Rate*: _____

Property Address: _____

Principal Balance to be paid with interest at the rate above: _____

(as stated in Part 2 of the Mortgage Proof of Claim Attachment)

Portion of claim to be paid without interest: \$ _____

(Equal to Total Debt less Principal Balance)

Special claim for taxes/insurance: \$ _____ **-NONE-** /month, beginning month .

Debtor Charles E. Logan

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(as stated in Part 4 of the Mortgage Proof of Claim Attachment)

* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District
Insert additional claims as needed.

3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one..



None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.



Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Advance America	\$1,159.00	2000 Chevrolet Silverado	\$4,275.00	\$1,159.00	6.75%

Insert additional claims as needed.

#For mobile homes and real estate identified in § 3.2: Special Claim for taxes/insurance:

Name of creditor	Collateral	Amount per month	Beginning month
-NONE-			

* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

For vehicles identified in § 3.2: The current mileage is _____

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.



None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.

Check one.



None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.



None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

Debtor Charles E. Logan Case number 20-10320

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

4.3 Attorney's fees.

No look fee: **\$3,600.00**

Total attorney fee charged: **\$3,600.00**

Attorney fee previously paid: **\$0.00**

Attorney fee to be paid in plan per confirmation order: **\$3,600.00**

Hourly fee: \$_____. (Subject to approval of Fee Application.)

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations.

None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

The sum of \$ **0**
 % of the total amount of these claims, an estimated payment of \$ _____
 The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately **\$0.00**.
Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Other separately classified nonpriority unsecured claims (special claimants). *Check one.*

None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.*

None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Debtor

Charles E. Logan

Case number

20-10320

Part 9: **Signatures:**

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X /s/ Charles E. Logan

Charles E. Logan

Signature of Debtor 1

Executed on February 18, 2020

2065 Attala Road 1146

Address

Kosciusko MS 39090-0000

City, State, and Zip Code

Telephone Number

X

Signature of Debtor 2

Executed on _____

Address

City, State, and Zip Code

Telephone Number

X /s/ Jim Arnold

Jim Arnold 1625

Signature of Attorney for Debtor(s)

Attorney-at-Law

333 East Mulberry Street

Durant, MS 39063

Address, City, State, and Zip Code

(662) 653-6448

Telephone Number

arnoldjh@bellsouth.net

Email Address

Date February 18, 2020

1625 MS

MS Bar Number

Case 20-10320-SDM

Northern District of Mississippi

Aberdeen

Wed Mar 18 15:17:04 CDT 2020

Cash Advance Centers of MS

200 Veterans Memorial Drive

Suite D

Kosciusko, MS 39090-3890

Atlas Acquisitions LLC

294 Union St.

Hackensack, NJ 07601-4303

Attn: Avi Schild

Atlas Acquisitions LLC

294 Union St.

Hackensack, NJ 07601-4303

Atlas Acquisitions, LLC - as

294 Union Street

Hackensack, NJ 07601-4303

Attala County Justice Court

254 Highway 12 West

Kosciusko, MS 39090-3208

BSI Financial Services

314 S Franklin St, 2nd Floor

PO Box 517

Titusville, PA 16354-0517

CREDIT FIRST NA

po box 818011

CLEVELAND, OH 44181-8011

Capital One Bank

by Americaan InfoSource

PO Box 71083

Charlotte, NC 28272-1083

Capital One Bank (USA), N.A.

by American InfoSource as agent

PO Box 71083

Charlotte, NC 28272-1083

Capital One Bank USA

PO Box 30281

Salt Lake City, UT 84130-0281

Capital One/Justice

PO Box 30253

Salt Lake City, UT 84130-0253

Carthage City Clerk

212 W Main Street

Carthage, MS 39051-4142

Comenity Bank/Goody's

PO Box 182789

Columbus, OH 43218-2789

Credit First N A

PO Box 81315

Cleveland, OH 44181-0315

First Premier Bank

3820 N Louise Ave

Sioux Falls, SD 57107-0145

Holmes County Justice Court

PO Box 99

Lexington, MS 39095-0099

Leake County Justice Court

PO Box 69

Carthage, MS 39051-0069

Charles E. Logan

2065 Attala Road 1146

Kosciusko, MS 39090-6042

MS Department of Public Safety

PO Box 948

Jackson, MS 39205-0948

Merrick Bank Corp

PO Box 9201

Old Bethpage, NY 11804-9001

Midland Credit Management, Inc.

PO Box 2037

Warren, MI 48090-2037

Midland Credit Mgmt

320 East Big Beaver

Troy, MI 48083-1271

PRA Receivables Management, LLC

PO Box 41021

Norfolk, VA 23541-1021

(p) PORTFOLIO RECOVERY ASSOCIATES LLC

PO BOX 41067

NORFOLK VA 23541-1067

Premier Bankcard, Llc

Jefferson Capital Systems LLC Assignee

Po Box 7999

Saint Cloud Mn 56302-7999

Quantum3 Group LLC

Second Round Sub LLC

PO Box 788

Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for

Second Round Sub LLC

PO Box 788

Kirkland, WA 98083-0788

Second Round LP
PO Box 41955
Austin, TX 78704-0033

Syncb/Bulk
Document Page 9 of 9
PO Box 965028
Orlando, FL 32896-5028

Syncb/JCPenney
PO Box 965007
Orlando, FL 32896-5007

Syncb/Walmart
PO Box 965024
Orlando, FL 32896-5024

Synchrony Bank
c/a PRA Receivables Mgmt
PO Box 41021
Norfolk, VA 23541-1021

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

TBOM/Atls/Fortiva
PO Box 105555
Atlanta, GA 30348-5555

Tea Olive, LLC
PO BOX 1931
Burlingame, CA 94011-1931

The Bureaus Inc.
650 Dundee Road
Northbrook, IL 60062-2747

The Bureaus, Inc./Synchrony Bank
c/o PRA Receivables Management, LLC
P O Box 41021
Norfolk, VA 23541-1021

U. S. Trustee
501 East Court Street, Suite 6-430
Jackson, MS 39201-5022

Terre M. Vardaman
P. O. Box 1326
Brandon, MS 39043-1326

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Portfolio Recovery Associates, LLC
POB 41067
Norfolk VA 23541

End of Label Matrix	
Mailable recipients	41
Bypassed recipients	0
Total	41